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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT****(Not for submission under 37 CFR 1.99)**

Application Number		10695561
Filing Date		2003-10-28
First Named Inventor	Michael J. Picoiallo	
Art Unit	3625	
Examiner Name	Amea A. Shah	
Attorney Docket Number	P22425-G USA	

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4454414		1984-06-12	Benton	
	2	4654793		1987-03-31	Eirod	
	3	4859837		1989-08-22	Halpern	
	4	4887950		1989-12-19	Sakayon et al.	
	5	4906828		1990-03-06	Halpern	
	6	4968873		1990-11-06	Dethloff et al.	
	7	5287269		1994-02-15	Dorrough et al.	
	8	5408082		1995-04-18	Takagi et al.	

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9	5530232		1996-06-25	Taylor	
10	5559313		1996-09-24	Claus et al.	
11	5566327		1996-10-15	Sehr	
12	5578808		1996-11-26	Taylor	
13	5581663		1996-12-03	Zlotin et al.	
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15	6434535		2002-08-13	Kupka et al.	
16	6779115		2004-08-17	Naim	
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	1	20010051996	A1	2001-12-13	Cooper et al.	
	2	20020111907	A1	2002-08-15	Ling	

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	3	WO 00/43852			2000-07-27	Herman et al.		<input type="checkbox"/>
	4	WO 01/50305			2001-07-12	Brenneman		<input type="checkbox"/>
	5	WO 02/08869			2002-01-31	Tomsen		<input type="checkbox"/>

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	SINTON, P., "Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," San Francisco Chronicle, (October 11, 1995).	<input type="checkbox"/>
	2	HEADY, R., "Brokers Compete With Lenders," The Denver Post (November 19, 1995).	<input type="checkbox"/>
	3	GARFINKEL, S., "Companies Rush to Say Buy-Buy Over the Net," San Jose Mercury News (October 1, 1996).	<input type="checkbox"/>
	4	LANDBERG, M., "Verifone Wants to Plug Into Cash," San Jose Mercury-News (Oct. 1, 1996).	<input type="checkbox"/>
	5	SWENSON, J., "Filing Expenses Via American Express," Information Week (July 1, 1996).	<input type="checkbox"/>
	6	GIANTURCO, M., "Digital Cash," Forbes (August 14, 1995).	<input type="checkbox"/>
	7	HOFFMAN, T. "The Check's in the Mail: Banks Plan Electronic Payment System," Computerworld (September 4, 1995).	<input type="checkbox"/>
	8	"American Express University - About the Cards" (American Express Inc. 1995).	<input type="checkbox"/>
	9	"Wells Fargo Student Visa Card," www.wellsfargo.com(posted May 12, 1996).	<input type="checkbox"/>
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11	http://www.itc.idc.ie/products/smartcard/ems/fsucase.htm (Florida State University, posted September 1996).	<input type="checkbox"/>
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14	Saker, R., "This Year the War Department Aims For Fairer FSU Card Fees," http://floridatambeau.com/Int...issues/1997/021897/news.this.html (posted February 12, 1997).	<input type="checkbox"/>
15	Knowles, R., "The Future of Technology Could Find Roots in Tallahassee, FSU," http://www.floridatambeau.com/Int...issues/1997/042597/news2.technology.html (posted April 25, 1997).	<input type="checkbox"/>
16	"New Web Site Enables Teens and Kids to Shop and Save Online," Business Week, (January 26, 1999).	<input type="checkbox"/>
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18	"Chase Manhattan, Citibank, Master Card and Visa Join Forces to Launch Pilot Program" (Master Card International, May 12, 1996).	<input type="checkbox"/>

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- ☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
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Signature	/Peter J. Butch III/	Date (YYYY-MM-DD)	2006-10-04
Name/Print	Peter J. Butch	Registration Number	32203

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